

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Christopher St. Paul Foote  
 Debtor

Case No. 14-10612-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 14

Date Rcvd: Jun 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2019.

db +Christopher St. Paul Foote, 6409 Woodcrest Avenue, Philadelphia, PA 19151-2408  
 13247098 JPMORGAN CHASE BANK, N.A., P.O. BOX 901032, FT. WORTH, TX 76101-2032  
 13259981 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
 13252710 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,  
     Attn: Bankruptcy Dept 3FL  
 13909368 +The Bank of New York Mellon (f/k/a The, Serviced by Select Portfolio Servicing,,  
     3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
 13354278 +The Bank of New York Mellon, f/k/a The Bank of New, Chase Records Center,  
     Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov Jun 22 2019 02:37:07 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 22 2019 02:37:04 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13338063 +E-mail/Text: megan.harper@phila.gov Jun 22 2019 02:37:07  
 CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP,  
 1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640

13232780 +EDI: IRS.COM Jun 22 2019 06:33:00 Department of Treasury, Internal Revenue Service,  
 PO Box 9012, Holtsville, NY 11742-9012

13323578 EDI: RESURGENT.COM Jun 22 2019 06:33:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Vion Holdings LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587

13262383 +E-mail/Text: bankruptcy@diamondresorts.com Jun 22 2019 02:36:26 Ocean Beach Club LLC,  
 Dba Gold Key Resorts, 300 32nd Street ste 500, Virginia Beach , VA 23451-2968

13264290 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 22 2019 02:36:29  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg PA 17128-0946

13282987 EDI: Q3G.COM Jun 22 2019 06:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

13447588\* +Ocean Beach Club LLC, dba Gold Key Resorts, 300 32nd Street, Suite 500,  
 Virginia Beach, VA 23451-2968

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 23, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2019 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, as successor-in-interest to JPMorgan Chase Bank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2006-2, Asset-Backed Certific agornall@kmllawgroup.com, bkgroup@kmllawgroup.com

ANDREW N. SCHWARTZ on behalf of Creditor Ocean Beach Club, LLC andrew.schwartz@psinet.com  
 DANIELLE BOYLE-EBERSOLE on behalf of Creditor The Bank of New York Mellon (f/k/a The Bank of New York), successor to JPMorgan Chase Bank, N.A., in trust for registered holders of Bear Stearns Asset Backed Securities 2006-2, Asset-Backed Certifica debersole@hoflawgroup.com, pfrazenz@hoflawgroup.com

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

GEORGETTE MILLER on behalf of Debtor Christopher St. Paul Foote info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemiller  
rlaw.com;smithcr50524@notify.bestcase.com;millerrgr50524@notify.bestcase.com;dmayberry@georgettemi  
llerlaw.com

MATTEO SAMUEL WEINER on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New  
York, as successor-in-interest to JPMorgan Chase Bank, N.A., as Trustee for Bear Stearns Asset  
Backed Securities Trust 2006-2, Asset-Backed Certific bkggroup@kmllawgroup.com

REBECCA ANN SOLARZ on behalf of Creditor The Bank of New York Mellon (f/k/a The Bank of New  
York), successor to JPMorgan Chase Bank, N.A., in trust for registered holders of Bear Stearns  
Asset Backed Securities 2006-2, Asset-Backed Certifica bkggroup@kmllawgroup.com

THOMAS I. PULEO on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York,  
as successor-in-interest to JPMorgan Chase Bank, N.A., as Trustee for Bear Stearns Asset Backed  
Securities Trust 2006-2, Asset-Backed Certific tpuleo@kmllawgroup.com, bkggroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 10

**Information to identify the case:**

Debtor 1 **Christopher St. Paul Foote**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **14-10612-amc**

Social Security number or ITIN **xxx-xx-5220**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher St. Paul Foote

6/20/19

**By the court:**

**Ashely M. Chan**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**